

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**Caption in compliance with D.N.J. LBR 9004-1(b)**

**HILL WALLACK LLP**

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*Attorneys for Franklin Credit Management*

*Corporation, as servicer for Wilmington Savings Fund  
Society, FSB, not in its individual capacity but solely as  
Certificate Trustee of Bosco Credit VI Trust Series  
2012-1*

In Re:

Ann W. Chan aka Ann Wan Wah Chan  
aka Ann Chan

Debtor.

Chapter: 23-20416-CMG

Case No.: 13

Judge: Christine M. Gravelle

Hearing: August 7, 2024 at 10:00 AM

**OBJECTION OF FRANKLIN CREDIT MANAGEMENT CORPORATION, AS  
SERVICER FOR WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS  
INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE OF BOSCO  
CREDIT VI TRUST SERIES 2012-1  
TO THE CONFIRMATION OF THE DEBTOR'S CHAPTER 13 PLAN**

Franklin Credit Management Corporation, as servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit VI Trust Series 2012-1 ("Franklin") hereby objects to the confirmation of the Debtor's Chapter 13 Plan for the following reasons:

1. Franklin is a secured creditor of Ann W. Chan (the "Debtor") with respect to real property commonly known as 47 Lori Street, Monroe, New Jersey 08831 (the "Property").

2. Secured Creditor filed a timely Proof of Claim with the Court on January 8, 2024.
3. Secured Creditor objects to the Plan because it omits reference to the Secured Creditor's claim and, instead, provides treatment for "CitiBank, N.A." The plan must be amended to reflect repayment of the total debt due to Secured Creditor in the amount of \$175,903.62 at petition filing ("Arrears").
4. Absent amendment requiring repayment of the claim due to the Secured Creditor, the plan fails to satisfy the confirmation requirements of 11 U.S.C § 1325(a)(1).
5. By virtue of the foregoing, confirmation of the Debtor's proposed Plan must be denied.

**WHEREFORE**, for the foregoing reasons, Secured Creditor requests that an Order is entered denying confirmation of Debtor's Chapter 13 Plan or in the alternative that the Debtor's Plan is amended to address the Secured Creditor's objection set forth above, and for such other and further relief as is just and proper.

Respectfully submitted,

**HILL WALLACK LLP**  
*Attorneys for Franklin Credit Management Corporation, as servicer for Wilmington Savings Fund Society, FSB, not in its*

*individual capacity but solely as Certificate  
Trustee of Bosco Credit VI Trust Series  
2012-1*

By: /s/ Angela C. Pattison

Dated: July 16, 2024

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**CERTIFICATION OF SERVICE**

1. I, Latesha Jenkins:

- ☐ represent the \_\_\_\_\_ in the above-captioned matter.
- ☒ am the secretary/paralegal for Hill Wallack LLP, who represents the Creditor in the above captioned matter.
- ☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On July 16, 2024, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: ***Objection to Confirmation of Plan***

I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: July 16, 2024

/s/ Latesha Jenkins  
Latesha Jenkins

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Ann W. Chan 47 Lori Street Monroe Township, NJ 08831	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Debtors' Attorney	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

\*May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.